

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Katelyn E. Moul
Debtor

Case No. 16-04563-MDF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 12

Date Rcvd: Feb 14, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2017.

db
4852373 +Katelyn E. Moul, 1185 Irving Avenue, York, PA 17403-3363
+Department of Education, Acct No 2824 1774 9574, 2401 International,
Madison, WI 53704-3121
4852375 #+Global Lending Services, Acct No 2000 01, 5 Concourse Parway, Suite 2925,
Atlanta, GA 30328-7104
4852377 +Jonestown Bank & Trust, Acct No 6129 7, P.O. Box 717, Jonestown, PA 17038-0717
4852378 +Midland Funding, LLC, Acct No 8566 37, 2365 Northside Drive, Suite 300,
San Diego, CA 92108-2709
4852379 +Orrstown Bank, 77 East King Street, Shippensburg, PA 17257-1351
4852380 +Penn Credit Corporation, Acct No C981 4851 0020 6, 916 South 14th Street,
Harrisburg, PA 17104-3425
4852381 +Swiss Colony, Acct No 5746 2369 3, P.O. Box 1, Madison, WI 53782-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4852372 +EDI: CAPITALONE.COM Feb 14 2017 19:04:00 Capital One Bank USA,
Acct No 5178 0599 0901 ****, P.O. Box 30281, Salt Lake City, UT 84130-0281
4852374 +E-mail/Text: DSLBKYP@discover.com Feb 14 2017 19:02:27 Discover Student Loans,
Acct No 7982 792* ****, P.O. Box 30948, Salt Lake City, UT 84130-0948
4852376 EDI: RMSC.COM Feb 14 2017 19:04:00 HH Gregg, Acct No 6019 1702 2537 ****,
P.O. Box 965036, Orlando, FL 32896-5036
4852382 EDI: WFNNB.COM Feb 14 2017 19:04:00 Victoria's Secret, Acct No 5856 3751 2683 ****,
Comenity Bank, P.O. Box 182789, Columbus, OH 43218-2789

TOTAL: 4

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 16, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Global Lending Services bkgroup@kmlawgroup.com
James M Bach on behalf of Debtor Katelyn E. Moul JMB@JamesMBach.com,
staff@jamesmbach.com;staff@ecf.courtdrive.com
Steven M. Carr (Trustee) carrtrustee@yahoo.com, pa3l@ecfcbis.com
United States Trustee ustregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:Debtor 1 **Katelyn E. Moul**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0776**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:16-bk-04563-MDF****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Katelyn E. Moul

**By the
court:**February 14, 2017Honorable Mary D. France
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.